(c) the steps being taken to improve the position?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (c) Yes Sir. A globalization index published by A.T. Kearney and 'Foreign Policy' Magazine in 2007 has ranked India as the second least globalized country, while Bangladesh and Pakistan have been ranked above India.

The methodology used in this report does not fully capture the complexities of globalization and the ranking does not measure the overall competitiveness of the economies concerned.

National Savings Scheme

793. SHRI A. VIJAYARAGHAVAN: Will the Minister of FINANCE be pleased to state:

(a) whether there is any policy to strengthen the National Savings Scheme (NSS);

(b) if so, the details thereof inlcuding collections target, gross collections, withdrawal and net collection for last three years, year-wise and State-wise;

(c) the details of last hike in rate of interest and status of maturity bonus of monthly income scheme after year 2005, category-wise and year-wise;

(d) the details of scheme other than National Savings Scheme (NSS) assigned to National Savings agents of last three years; and

(e) the steps taken/proposed to be taken with details of strengthen National Savings Scheme?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) The National Savings Scheme, introduced with effect from 1st October, 1992, was discontinued with effect from 1st November, 2002. No deposits can be made under the scheme on or after 1st day of November, 2002.

(c) The rates of interest on various Small Savings Schemes were last revised with effect from 1.3.2003. No bonus is payable on deposits under the Post Office Monthly Income Account Scheme in accounts opened on or after 13.2.2006. However, deposits in accounts opened before 13.2.2006 continue to be eligible for bonus as hithertofore.

(d) Small Savings agents are authorised for all small savings schemes except Post Office Savings Bank Account.

(e) The small savings schemes, carrying different terms and rate of interest administered by the Government of India are designed to provide safe and attractive investment option to all individuals who invest in these savings schemes. Central and State Governments take various measures from time to time to promote and popularize small savings schemes through print and electronic media, provide training and facilitate the various agencies involved in mobilizing deposits under these schemes. Meetings are held on a regional basis to facilitate interface with the public through wider dissemination of information on small savings. A website of the National Savings Institute has also been set up which gives details of all small savings schemes and facilitates settlement of investor's grievances. The website address is *nsiindia.gov.in*

Accredited loan providers

794. SHRIMATI BRINDA KARAT: Will the Minister of FINANCE be pleased to state:

(a) whether there is any proposal to allow public sector banks to outsource their deposit taking and credit delivery functions through "Accredited Loan Providers" (ALP) in rural areas;